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Patients to wait longer for care under new health law, think tank says

BlueCross: Health law will add nearly 700,000 to TN insurance rolls

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Nearly 700,000 Tennesseans will gain new coverage under health-care reform, but those already with insurance might have to wait longer to receive care and younger people overall may have to pay more.

Those are among findings from a report out from a think tank the state's largest health insurer, BlueCross BlueShield of Tennessee, launched this year to study the interface between public policy and health care.

"It will be a little longer line, but everybody will be in the line," said Dr. Steven L. Coulter, president of the insurer's Tennessee Health Institute and co-author of the report with William T. Cecil, an independent health-care consultant.

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The bulk of the new people obtaining coverage would be younger men who become eligible for Medicaid under new guidelines because of their low incomes, according to the report.

The rest will be people who qualify for subsidies to buy insurance policies through state health exchanges starting in 2014.

Expanding insurance coverage without a corresponding increase in the number of primary care doctors, though, could create problems with access to medical care, the



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study says.

Coulter called for a coordinated statewide strategy for increasing primary care. "We're going to have a lot of new patients, but not going to have any new doctors," he said.

Tony Garr, policy director with the consumer advocacy group Tennessee Health Care Campaign, said that states would have flexibility in addressing such challenges.

"There would be market forces that will make the system provide a higher quality of care and more primary care and those kinds of changes would be good for Tennesseans," Garr said.

There will be other issues bubbling up as the federal health reform law takes effect. The reform law narrows the advantage that younger people had over older people when it comes to costs of insurance policies, for instance, Coulter said. As a result, healthy young adults will pay more unless they're poor and eligible for government help, he said.

A year or two after the state exchanges are up and running, he sees smaller employers with fewer than 50 workers ending their insurance coverage, and letting employees seek policies on the exchanges instead.

As the state's leaders weigh options of creating an exchange themselves or letting the federal government run it, Coulter favors state leaders taking the reins.

"I have a lot more confidence in their ability to run things than I do in the federal government," Coulter said.

Reach Getahn Ward at 615-726-5968 or gward@tennessean.com.

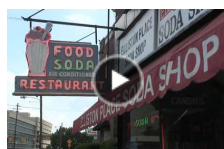
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